



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Groz

Application No.: 10/043,071

Filed: 1/8/2002

Title: Method and System for Increasing
Expected Return and Maximum Payout in a Game
of One or More Players

Attorney Docket No.: MG022704USNP

Art Unit:

3713

Examiner:

Mathew Hoel

Commissioner for Patents

P.O. Box 1450

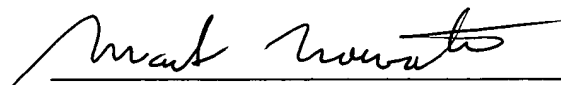
Alexandria, VA 22313-1450

Substitute Abstract

Dear Examiner Hoel,

Please delete the current Abstract in the above referenced application and insert the following substitute Abstract.

Respectfully Submitted,


Mark Nowotarski – Agent for Applicant

2 August 2006
Date

Substitute Abstract

A method for increasing the expected return of a game, such as a lottery, comprises selling tokens that have a residual value. The price of the tokens is divided between a prize pool and an investment fund. The game is played and the prizes are awarded from the prize pool. Assets are purchased with the investment fund such that the overall expected return of the game over a given period of time is positive. A commitment is made to provide the cash value of the assets to the owners of the tokens at the end of the period of time.